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## Counties to gain from stimulus act

By the National Association of Counties

The American Reinvestment and Recovery Act, the economic stimulus package, signed by President Barack Obama last month included many provisions that will benefit the nation's counties.

The NACo-supported act includes a mix of tax reductions, incentives and funding to reinvest in the nation's ailing infrastructure, health care systems, the environment and other aspects of daily life.

Over the next few weeks, NACo will be working with the proper officials to detail the many implementation issues that will need to be addressed. At NACo's Legislative Conference, there will be meetings regarding implementation of the economic stimulus package.

### Rural Development Provisions

**Rural Water and Waste Disposal Program:** Provides \$1.38 billion to support \$3.78 billion in loans and grants for rural water and waste disposal projects. Of this amount, \$968 million is for grants and \$2.82 billion is for direct loans. This funding level fulfills NACo's request to completely fund the backlog of rural water and wastewater infrastructure projects at USDA and will assist hundreds of rural communities that have been waiting for this funding.

**Rural Community Facilities Program:** \$130 million to support \$1.23 billion in grants and loans to rural areas for critical community facilities, such as health-care, education, fire and rescue, jails, day care, community centers and libraries. Of this amount, \$63 million is for grants and \$1.17 billion is for direct loans.

**Rural Business Programs:** \$150 million to support \$3.01 billion in rural business loans and grants. The Guaranteed Business and Industry loan funding will

translate into \$2.99 billion in loans for rural businesses, while the Rural Business Enterprise Grant program is allotted \$20 million and is available to public bodies to encourage the development of small and emerging private business enterprises.

**Rural Housing:** USDA's Rural Housing Insurance Fund will receive \$200 million to support \$11.47 billion in direct and guaranteed single family housing loans to help rural families and individuals buy homes during the credit crunch. Of this amount, \$1 billion is for direct loans and \$10.47 billion is for guaranteed loans.

**Persistent Poverty Counties:** The House-Senate conference agreement requires that at least 10 percent of USDA Rural Development funding (excluding the broadband program) be allocated for assistance in persistent poverty counties. This is defined as any county that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1980, 1990 and 2000 decennial censuses. NACo fought for inclusion of this provision that will benefit the nation's 383 persistent poverty counties.

**Rural Broadband:** USDA's Distance Learning, Telemedicine and Broadband Program will receive \$2.5 billion. The funding is for grants, loans and loan guarantees with 75 percent required to go to rural areas that lack sufficient broadband speed for economic development. The bill also provides \$4.7 billion to the Commerce Department's National Telecommunications and Information Administration's (NTIA) Technology Opportunities Program (TOP) for competitive grants to accelerate broad-





# MACo News

## Don't be blindsided by health care costs, insurance premiums

By Owen Voigt, MACo Health Care Trust Administrator

My Mom had nine kids. Yes, nine. Many of you can relate to a family of that size, but many cannot. My youngest brother was born on the gurney on the way to the delivery room. By the ninth one, Mom was dang good at having babies.

Mom's nurse also was our neighbor. She delivered the squalling, pink shrunken thing later known as my brother Luke. The doctor arrived some time after it was all over. Guess what Mom did when she got the delivery bill from the doctor for Luke? It is amazing what a little, five-foot, one-inch ranch woman with nine kids can do to a doctor. Enough medical staff and supplies did finally stop the bleeding. I bet that doctor made sure he was actually at the delivery before he billed for it after that incident.

The first five of us were born pretty much right in order. Mom had at least two, if not three, of us in diapers at a time and, yes, they were cloth; she also was breast-feeding one of us while puffing up for the next one.

For those who don't know, a stone boat is a drag made of four 2-by-12s bolted to a frame that's pulled behind the hay bailer. A person stood on the stone boat while it slid on the ground. While sliding along on the stone boat, the person was to make bale stacks with 10 bales to the stack on the deck. Once the stack was made, a large, metal bar was placed into the ground between the center planks to slide the stack off.

In mid-August one year, my mom, who was due in November with my brother Pat, was stacking bales on the stone boat when she slipped and the stone boat slid over her. If my dad was into scars, then Mom was pretty exciting because it cut a big slash down her back.

I remember when I got older I saw part of her scar and I asked her how many stitches she had gotten. Her reply? "None." Talk about tough!

People ask why health insurance costs so much now. I think about people like Mom and how they dealt with medical issues and how we do now. I am a little ashamed to say I and my kids have had trips to the ER where we have gotten less than four stitches. Incurred medical bills

are what drive medical premiums. So whose medical bills are your premiums paying? Are they for your group, for the pool or the insurance company's entire risk group?

With the new SCHIP plan, bailouts, stimulus packages and possible national health care, I wonder how people like Mom are affected. She just knows her medications cost more than \$200 per month. I told Mom about a medication for rheumatoid arthritis that costs more than \$3,000 per month. She has a difficult time understanding things like that. Who would have ever thought family health insurance would cost more than their mortgage? Do you know an advanced breast cancer case costs nearly \$200,000 and sometimes the person still dies?

It is nearly rate renewal time and, believe it or not, health plan administrators do not sharpen their teeth or paint their fingernails black and let them grow out. Rate setting is a careful, deliberate science performed by mathematical experts called actuaries and, sometimes, underwriters. As renewals approach and the plan year ends, the battle is on for the lowest rate increase. Rarely is there ever discussion of a rate decrease.

Montana counties and special districts are either fully pooled in a trust (such as the HCT), they have commercial insurance through a carrier (such as Blue Cross Blue Shield) or they are self insured in one variety or another.

No matter what you have or how big or small a group you are, make sure your agent or customer service rep explains to your satisfaction how your rates are calculated and how your premiums are spent. Those medical bills should identify the premiums and contributions you pay. I wonder if the doctor who delivered Luke is still careful to actually be at the delivery before he bills for it?

## Healthy Generations helps moms to be

Do you know someone who's expecting a baby? Do you know many insurance plans have a support program for expectant mothers at no cost to them? Help your Health Care Trust spread the good word about the Healthy Generations Program.

The program, administered by APS Healthcare, starts with a phone call as soon as a pregnancy is confirmed, and program provides support to help make the most of prenatal medical care. A variety of benefits is offered, from risk assessment and free vitamins to phone access to an obstetrics nurse and post-partum follow ups.

For more information about the Healthy Generations Program, call (866) 669-6428.

### Health Care Trust Calendar of Events

April 17	Rates mailed to July renewal groups
May 1-June 15	July open enrollment period
May 15	Signed renewal rates due



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Website: [businessresources.mt.gov](http://businessresources.mt.gov)

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Board of Housing  
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E-mail: [bbrensdal@mt.gov](mailto:bbrensdal@mt.gov)  
Website: [housing.mt.gov](http://housing.mt.gov)

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Business Resources Division  
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E-mail: [gmorehouse@mt.gov](mailto:gmorehouse@mt.gov)  
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**Local government financing:**

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e-mail: [dacole@mt.gov](mailto:dacole@mt.gov)  
Website: <http://comdev.mt.gov/>

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E-mail: [Lwelsh@mt.gov](mailto:Lwelsh@mt.gov)  
Website: [investmentmt.com/Programs/Intericap](http://investmentmt.com/Programs/Intericap)

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Website: [investmentmt.com/Programs/instate](http://investmentmt.com/Programs/instate)





# MACo News

## Counties to gain from economic stimulus package provisions

*Continued from front page*

band deployment in unserved and underserved areas.

**Loans for Beginning Farmers:** \$20.44 million for Direct Farm Operating Loans, which mostly help beginning farmers.

**Rural Energy Programs:** Funding for USDA's recently authorized Rural Energy for America Program and bio-refinery assistance did not survive conference negotiations.

**Watershed Infrastructure:** USDA's Natural Resource Conservation Service (NRCS) receives \$290 million for the Watershed and Flood Prevention Operations Program and \$50 million for the Watershed Rehabilitation Program. For more information, contact NRCS through your local USDA Service Center (<http://offices.sc.egov.usda.gov/locator/app>).

### Housing and Urban Development

The final agreement provides \$1 billion for the **Community Development Block Grants** (CDBG) for community and economic development related projects to be distributed through existing formula from FY08. Priority for distribution of funding will be given to projects that can award contracts based on bids within 120 days.

The **Neighborhood Stabilization Program (NSP)** receives \$2 billion to help states and localities ease the burden on communities due to the foreclosure crisis. Funds will be awarded on a competitive basis to states,

localities and nonprofits to help areas with the greatest number and percentage of foreclosures. Fifty percent of funding must be obligated within two years and 100 percent within three years. The legislation also repeals program income requirements.

**HOME Investment Partnerships** is allotted \$2.25 billion for state housing credit agencies to be distributed by formula from FY08. Each state would award low-income housing tax credits based on a competitive bid process.

**Public Housing Capital Fund** receives \$4 billion to enable local public housing agencies to complete building repair and construction projects in local communities.

*To learn more details about the stimulus package, read the rest of this story at [www.naco.org](http://www.naco.org).*

### MACo Telephone Numbers

**Main office**  
406/444-4360

**Claims**  
406/442-1178

**Health Care  
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406/443-8102

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# MACo News

## Insurance trusts offer programs to help county employees

By Greg Jackson, JPIA/JPA Trust Administrator

The On Track Safety program, implemented by the MACo Joint Powers Authority (JPA) workers' compensation trust in July 2007, may already have made a positive effect in Montana's counties.

The number of workers' compensation claims for the 2007-2008 policy year has dropped to 661, a decrease of 13 percent, compared to the 763-claim average of the three previous policy years. Initially, it was thought that we would not realize any positive results from implementing the program for at least three years.

Does this mean the program is working? We cannot make that conclusion; however, it does indicate it is on the right track.

The program's goal is to increase awareness in ways to reduce workers' comp claims by making a safer work place for member county employees. As we all know, reduced claims equals reduced premiums or cost. This is done by establishing policies, procedures and training cooperatively between member counties and Emelia McEwen, JPA senior loss control specialist, as well as, in some cases, local servicing agents.

MACo's Joint Powers Insurance Authority (JPIA) is in the process of developing an expanded liability and property loss control program over the next 18 months.

Since its inception in 1986, the JPIA program has a history of being proactive in its risk management approach starting in 1995, when its trustees approved the personnel services administrator position to provide member counties advice related to personnel matters. The hiring of Jack Holstrom as administrator has been instrumental in successfully reducing employment practices liability claims.

The JPIA trustees also entered into a contract arrangement with Myra Shults, our consulting land use attorney, to provide advice to member counties related to subdivisions, zoning and planning issues.

JPIA/JPA partnered with Montana Municipal Insurance Authority and the Montana Law Enforcement Academy to develop proactive law enforcement programs that included operational policies and procedures, voluntary

jail standards and defensive driving training.

These previous proactive programs have been the foundation of the JPIA's risk management program for its members. Now, the program has been revised and expanded to include additional training opportunities to assist member counties in reducing claims in specific, identifiable exposure areas.

For the next 18 months, Fred Hansen, MACo/JPIA loss control specialist, is working with member counties to identify the areas of loss and develop individual action plans to reduce those losses by scheduling training and implementing appropriate loss control policies.

The training will be provided either individually or regionally depending on the need.

Specifically, the liability and property action plans are:

### **Defensive Driving, DD4**

This is the National Safety Council Defensive Driving Course using NSC training materials and certified instructors. The course is four hours long; each student receives a certificate of completion. The cost is \$10 per student.

### **Law Enforcement Defensive Driving and Liability**

This is a driving course designed for the driving situations officers will encounter in their daily duties. The course is taught from MLEA and use a four-hour, POST-certified course.

*Please see "Trusts..." on page 7*

### **MACo Risk Management and Training**

**Emelia McEwen**

Senior Loss Control Specialist

**Fred Hansen**

Loss Control Specialist

**Phone: (406) 444-4370**

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# Gallagher

## Public Entity & Scholastic Division

Arthur J. Gallagher Risk Management Services, Inc.

## Helping Law Enforcement Combat Theft

Part 1 of 2

The estimated value of stolen equipment each year in the United States is in the neighborhood of \$300 million to \$1 billion. The range is wide because of incomplete theft data, but any number you pick within that range represents a huge problem. The numbers don't lie; stealing heavy equipment has quickly become a thriving crime.

Other than following common sense preventive measures, and filing a timely policy report after a theft, what else can equipment owners do to help? For starters, they can help law enforcement by providing information, because it is essential to a successful investigation.

There are two types of information that law enforcement needs. The first is general information that will help an officer identify equipment that may have been stolen. The second is information about individual pieces of equipment such as where to find identification numbers.

General equipment information can be presented to officers through training seminars and publications. The goal is to make them knowledgeable about normal practices in your industry and where to find more detailed answers. Police training academies don't have the time or

expertise to teach equipment investigation techniques.

The responsibility for this training falls on the owners themselves. Conducting these classes not only provides officers with much needed expertise, but also gives equipment owners a chance to become acquainted with local law enforcement with an interest in equipment crime.

If you want to create a successful training program for local police, you will need the following:

A facility with a classroom and area in which equipment can be displayed

- An expert in equipment investigation techniques to conduct the training

A group of equipment owners who participate in the training to discuss their concerns and offer help.

**CONTENT DISCLAIMER:** The information provided above is provided from a general insurance/risk management perspective and is NOT legal advice. Arthur J. Gallagher & Co. (AJG) does not provide legal advice as it is not qualified to do so. AJG recommends that you seek the advice of legal counsel in order to become fully apprised of the legal implications related to the information provided above as such implications are highly dependent on the unique facts and circumstances applicable to an individual situation.

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# MACo News

## Trusts offer helpful programs

*Continued from page 5*

### Law Enforcement Policy & Procedures/Jail Standards

This course is training on daily recommended policies and procedures for road law enforcement and operations at county jails.

### Land Use

The course is specific to issue and laws concerning subdivision, zoning and land use in Montana.

### Personnel

The course covers the legal issues concerning personnel, i.e., hiring, discipline, discharge, Americans with Disabilities Act and Family Leave Act.

### Basic Internal Controls

This course involves implementing internal audit procedures as well as improving existing review policies. These policies would be used by department heads to have control over funds handled within their departments.

### Road Tort Liability

The course is directed at reducing the liability issues facing county road crews. The training can be presented as a classroom training or tailgate training at the start of the work day.

### Building Inspections

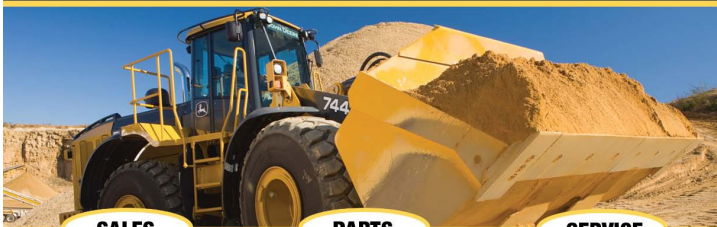
This is service to inspect county buildings for general liability issues as well as conduct thermal imaging of the buildings wiring for overloads or heated wiring. For more information, please contact Fred Hansen.

With the implementation of the On Track Safety program and the JPIA training expansion plans, your member-owned insurance programs will continue to improve the efforts to be proactive in reducing claims and insurance costs.

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## New e-mail address for claims

MACo now has an e-mail address — [claims@mtcounties.org](mailto:claims@mtcounties.org) — for submitting claims electronically. We still require you to mail them to our office so all signatures will be on the first reports of injury, but having the option to send them via e-mail will enable us to begin processing them more quickly.

The e-mail account will be checked daily and can be accessed by more than one person in the office. This ensures all claims are received and processed in the event a staff member is unavailable.

You also may retrieve a copy of the first report of injury from MACo's Web site. Please note all fields must be completed before submission.

For more information, call Claims at 442-1178.



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# County News



During MACo's Midwinter Conference last month, commissioners had an opportunity to visit with legislators under the Montana Capitol Rotunda during a brown-bag luncheon. Here are a few images from the event.



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# County/NACo News



## Trust accepting project apps

The Montana Fish and Wildlife Conservation Trust is accepting proposals for project funding for 2009. The trust will make available up to \$125,000 for projects that restore and conserve fisheries, wildlife and riparian habitat, enhance public hunting, fishing and recreational opportunities and improve public access to public lands.

This amount is subject to change based upon the trust's earnings and will be reviewed at the June joint federal/state board meeting for final distribution amounts.

For this funding cycle, the trust will accept proposals through April 11. Money will be rewarded for statewide projects with a minimum of \$62,500 to be provided to projects within the hydrologic drainage of the Missouri River between Holter Lake dam and the confluence of the Missouri River.

The objective of the trust is to acquire publicly accessible land and interest in land, including easements and conservation easements, in the state from willing sellers at no more than fair market value for pertinent projects.

The trust will not commit to funding for infrastructure, administrative, overhead, or indirect costs. Applications must be postmarked no later than April 11.

For more information or an application, contact the trust at (800) 517-7256 or [fwctrust@mtwf.org](mailto:fwctrust@mtwf.org)

## National County Gov't Week nears

National County Government (NCGW), held the first full week in May, is annual celebration of county government. First held in 1991, National County Government Week raises public awareness and understanding about the roles and responsibilities of the nation's counties.

There are activities at the national, state and local levels during week-long event. More than 1,000 counties annually participate in NCGW by holding a variety of programs and events. These include tours of county facilities, presentations in schools, meetings with business and community leaders, recognition programs for volunteers, briefings on environmental projects and adoption of proclamations.

## NACo offers scholarships to seniors

Four high school seniors will earn \$2,000 for college from the NACo/Nationwide Scholarship this spring. Applicants must write a short essay describing the most important actions in 2009 that a public sector employee can take to get ready for retirement or that the new president and Congress can take this year concerning America's retirement savings. The deadline is March 15.

Applicants must be graduating high school seniors and U.S. residents, their parent or grandparent must be enrolled in and contributing to the NACo 457 Deferred Compensation Plan, and the student must enroll in a full-time undergraduate course of study this fall. For more information, visit [www.naco.org/retirementscholarship](http://www.naco.org/retirementscholarship).

These days, finding money to pack away for your future isn't easy. But it's not as hard when you know where to look. That's where Nationwide Retirement Solutions comes in. We've been helping public sector employees save smarter and better for over 30 years.

### Food for thought

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Pay periods per year	x 26
Total lunch money saved per year	\$520

Savings over 30 years with inflation **\$29,164<sup>(B)</sup>**

Invested over 30 years **\$92,015<sup>(B)</sup>**

Investing involves risk, including possible loss of principal.

(A) Amount per pay period for inflation by 4% annually.

(B) Assumes an average annual return of 8%. Also assumes savings are invested at the end of each month. Total balance of \$92,015 does not reflect deductions for federal or state taxes. Withdrawals are taxed as ordinary income.

This illustration is hypothetical and is not intended to be a serious projection of the investment results of any specific investment. Neither the accumulation or other tax amount value into consideration fees or expenses associated with any particular investment. Investment returns are not guaranteed and will vary depending upon your investments and market experience.

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## JPT

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# Around Our Counties

## Law Enforcement

LINCOLN COUNTY commissioners in late January chose former Lincoln County sheriff's deputy Jay Sheffield as justice of the peace. Sheffield fills the seat formerly occupied by Gary Hicks, who was removed from office for improprieties. Commissioners chose Sheffield, who spent much of his law enforcement career as a deputy in San Diego, Calif., from a field of 26 candidates.

PONDERA COUNTY Sheriff's Office Dispatcher Ruby Ream retired in February after more than two decades of service. Ream, who had worked as a dispatcher, jailer, and detention officer, began her county career in 1986.

BROADWATER COUNTY votes overwhelmingly defeated a proposed 11-mill increase to fund equipment purchases and pay raises for the county sheriff, undersheriff, and its deputies. The funds were to be used to purchase Tasers, as well as boost the deputy hourly wage an additional \$3. If it passed, \$125,832.01 would have been raised yearly for the department.

SANDERS COUNTY hosted an alcohol compliance training session in

February. The session, designed to show law enforcement agencies how to monitor and reduce problems from businesses that serve alcohol to minors, was attended by members of the sheriff's office as well as officers from Thompson Falls and Plains. Flathead County Detective Travis Bruyer conducted the training.

## Personnel

GALLATIN COUNTY's planning director, Greg Sullivan, announced in February he will step down from his post to become Bozeman's city attorney in April. Sullivan, who had been director for the last two years and a former deputy county attorney, was one of five applicants for the Bozeman job. County Administrator Earl Mathers will fill in as planning director, a position that may go unfilled in light of budget concerns.

CASCADE COUNTY's joint City-County Health Department is looking for new leadership following the resignation of Leon Vinci, the department's director. Vinci held the position for just two weeks before citing personal reasons for leaving. The department's management team will

oversee operations until a replacement is found.

## Miscellany

PARK COUNTY commissioners in February announced the county "donut" zoning area surrounding Livingston is no longer under its jurisdiction. For decades, the county enforced zoning regulations in the donut, but the county's legal staff recently found the commission had no oversight due to a flaw in the process of transferring authority. Fortunately for residents of the donut, they now have the option of citizen-initiated zoning.

MINERAL COUNTY developer Ollie St. Clair was found innocent of assaulting County Planner Tim Read in during a meeting between developers and commissioners last July. The charges, filed by the Superior city attorney, alleged St. Clair shoved Read in a hallway after the developer demanded an apology for being called a liar. The meeting was one of several organized to handle developer complaints against Read and the planning office.

GRANITE COUNTY's application to build a hydroelectric power plant at Flint Creek Dam on Georgetown

Lake is in review by a federal agency. The process could take as long a year, but the plant, once in operation, would provide a revenue source for the county. The license for the former Montana Power facility was obtained by the county in 1999, 10 years after the company decommissioned it following a pipeline failure.

MISSOULA COUNTY withdrew its Freedom of Information Act request for the U.S. Forest Service's documents pertaining to the private negotiations between it and Plum Creek Timber over road easements in February. The company withdrew from the negotiations in January, so the county's successful effort seeking the release of thousands of files pertaining to the matter are no longer needed.

JUDITH BASIN COUNTY is nearing completion of its digital pager project for emergency personnel. While many first responders have had the pagers for awhile, a new transmitter especially for the system is awaiting installation at Raynesford. Once complete, signal coverage will be available across most of the county.

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Attorney at Law

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# Announcements & Reminders

## Mark Your Calendars

### Knight joins MACo legal services

Carol Knight, longtime legal secretary/administrative assistant for former MACo consulting attorney Norm Grosfield, joined the association in the same role for Mike Sehestedt, MACo's new chief legal counsel, in January.

Knight is a Michigan native who moved to Helena 30 years ago. She began working for Grosfield in 1983.

She is the mother of two grown sons, and the grandmother of six. An avid quilter and gardener, Knight also enjoys sunny beaches.

Knight's role at MACo consists providing all of the administrative support for the association's legal division.



Carol Knight

### March

March 7-11 NACo Legislative Conference, Washington, D.C.  
March 8 Daylight Savings Time begins

### April

April 2 Legislature: transmittal of amendments to general bills  
April 14 Legislature: transmittal of amendments to appropriations bills  
April 16 Legislature: transmittal of amendments to revenue bills and revenue-estimating joint resolutions  
April 20 Legislature: transmittal of interim study resolutions  
April 25 Legislature: session adjourns

### Upcoming Events

Sept. 20-24 MACo's 100th Annual Conference\*

\*All meetings are held in Helena unless noted.

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#### MACo NEWS

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